

PETER SZANTO 503-610-0865  
P.O. Box 4614  
Portland OR 97208

CLERK, U.S. BANKRUPTCY COURT  
DISTRICT OF OREGON

APR - 3 2017

LODGED  
PAID REC'D  
DOCKETED

United States Bankruptcy Court

in and for the District of OREGON

1001 SW 5<sup>th</sup> Av., Portland OR 97204

**# 16 -bk-33185 pcm11**

**In Re Peter Szanto, Debtor**

**DEBTOR'S Notice of Amendment**  
**of Schedules**

**(Amended Income and Expense**  
**Schedules and Declaration are**  
**Attached Hereto)**

**Hon. Judge Peter C. McKittrick, presiding**

May it please this Honorable Court.

To the Court, the U.S. Trustee and the creditors, **please take notice**, pursuant to FRBP 1009(a), Debtor's General right to amend, debtor herewith and hereby amends his income and expense schedules and supports said amendments with the attached supporting Declaration.

Dated April 1 /17  Peter Szanto

1  
2 **PROOF OF SERVICE**  
3

4 My name is Susan Bier, I am over 21 years of age and not a party  
5 to the with action. My business address is PO Box 4614, Portland OR 97208.

6 On the date indicated below, I personally served the within:

7 **NOTICE** on:

- 8  
9 a. Internal Revenue Service, Boris.Kukso@usdoj.gov  
10 b. First Service Residential, 15241 Laguna Canyon Rd, Irvine CA 92618  
11 c. JPMorgan Chase Bank, represented by:  
12 Cara Richter c/o Shapiro & Sutherland  
13 1499 SE Tech Center Place, Suite 255, Vancouver, WA 98683  
14 d. Bank of America, c/o McCarthy & Holthus  
15 920 SW 3<sup>rd</sup> Av., Portland OR 97204  
16 e. Oregon Department of Revenue, 955 Center St., Salem OR 97301  
17 f. US Trustee (Portland Office) *via* electronic mail to:  
18 ustpreion18.pl.ecf@usdoj.gov

19 by mailing copies to the above parties *via* 1<sup>st</sup> class mail, postage  
20 prepaid, or by e-mail.

21 I declare under penalty of perjury under the laws of the United States  
22 that the foregoing is true and correct. Signed at Portland OR.

23  
24  
25 DATED 4/1/17 Susan Bier Susan Bier  
26

Fill in this information to identify your case:

Debtor 1 Peter Szanto  
First Name Middle Name Last Name

Debtor 2  
 (Spouse, if filing)     
First Name Middle Name Last Name

United States Bankruptcy Court for the: District of Oregon

Case number 3:16-bk-33185 pcm11  
 (If known)

Check if this is:

- ☒ An amended filing at 4-1-2017
- ☐ A supplement showing postpetition chapter 13 income as of the following date:

MM / DD / YYYY

Official Form 106I

# Schedule I: Your Income

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

## Part 1: Describe Employment

### 1. Fill in your employment information.

If you have more than one job, attach a separate page with information about additional employers.

Include part-time, seasonal, or self-employed work.

Occupation may include student or homemaker, if it applies.

#### Employment status

- ☒ Employed  
☐ Not employed

#### Debtor 2 or non-filing spouse

- ☐ Employed  
☐ Not employed

#### Occupation

Farrier / Watchmaker / Jeweler

#### Employer's name

self-employed

#### Employer's address

same as debtor

Number Street

PO Box 4614

Number Street

Portland OR 97208

City State ZIP Code

City State ZIP Code

How long employed there? 2 1/4 years

2 1/4 years

## Part 2: Give Details About Monthly Income

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

### 2. List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.

|    | For Debtor 1   | For Debtor 2 or non-filing spouse |
|----|----------------|-----------------------------------|
| 2. | \$ <u>0.00</u> | \$ <u></u>                        |

### 3. Estimate and list monthly overtime pay.

|    |                 |             |
|----|-----------------|-------------|
| 3. | +\$ <u>0.00</u> | +\$ <u></u> |
|----|-----------------|-------------|

### 4. Calculate gross income. Add line 2 + line 3.

|    |                |            |
|----|----------------|------------|
| 4. | \$ <u>0.00</u> | \$ <u></u> |
|----|----------------|------------|

|  | For Debtor 1   | For Debtor 2 or<br>non-filing spouse |
|--|----------------|--------------------------------------|
| Copy line 4 here..... → 4.   | \$ 0.00        | \$                                   |
| <b>5. List all payroll deductions:</b>   |                |                                      |
| 5a. Tax, Medicare, and Social Security deductions  | \$             | \$                                   |
| 5b. Mandatory contributions for retirement plans   | \$             | \$                                   |
| 5c. Voluntary contributions for retirement plans   | \$             | \$                                   |
| 5d. Required repayments of retirement fund loans   | \$             | \$                                   |
| 5e. Insurance  | \$             | \$                                   |
| 5f. Domestic support obligations   | \$             | \$                                   |
| 5g. Union dues   | \$             | \$                                   |
| 5h. Other deductions. Specify: _____   | + \$           | + \$                                 |
| 6. Add the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e + 5f + 5g + 5h.  | \$             | \$                                   |
| 7. Calculate total monthly take-home pay. Subtract line 6 from line 4.   | \$ 0.00        | \$                                   |
| <b>8. List all other income regularly received:</b>  |                |                                      |
| 8a. Net income from rental property and from operating a business, profession, or farm<br>Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income. <i>See attachment</i>  | \$ -9,050.00   | \$                                   |
| 8b. Interest and dividends and stock trading   | \$ 6,000.00    | \$                                   |
| 8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive<br>Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.  | \$ 0.00        | \$                                   |
| 8d. Unemployment compensation  | \$ 0.00        | \$                                   |
| 8e. Social Security  | \$ 597.00      | \$                                   |
| 8f. Other government assistance that you regularly receive<br>Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies.<br>Specify: _____   | \$ 0.00        | \$                                   |
| 8g. Pension or retirement income   | \$ 0.00        | \$                                   |
| 8h. Other monthly income. Specify: <u>farrier / jewelry activities</u>   | + \$ 12,500.00 | + \$                                 |
| 9. Add all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f + 8g + 8h.  | \$             | \$                                   |
| 10. Calculate monthly income. Add line 7 + line 9.<br>Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.   | \$ 10,047.00   | \$ 10,047.00                         |
| <b>11. State all other regular contributions to the expenses that you list in Schedule J.</b><br>Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives.<br>Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J.<br>Specify: _____ |                |                                      |
| 12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income.<br>Write that amount on the Summary of Your Assets and Liabilities and Certain Statistical Information, if it applies  | \$ 10,047.00   | \$ 10,047.00                         |
| <b>13. Do you expect an increase or decrease within the year after you file this form?</b><br><input type="checkbox"/> No.<br><input checked="" type="checkbox"/> Yes. Explain: <u>(1) Dissolution pending to increase rental prop income. (2) Increase from Equine health work</u>  |                |                                      |

Schedule I - attachment

Line 8A

Income Statement for rental property – 11 Shore Pine Dr, Newport Beach CA 92657

Monthly basis

|                                   |            |
|-----------------------------------|------------|
| Gross Income . . . . .            | 6,750.00   |
| Mortgages . . . . .               | -13,100.00 |
| RE Tax . . . . .                  | -1,400.00  |
| Property Insurance . . . . .      | -100.00    |
| Maintenance Reserve . . . . .     | -100.00    |
| Home Owners Associa Due . . . . . | -1,100.00  |

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-9,050.00

1. The gross income from this property will be \$11-\$12,000 / month after debtor and his spouse complete dissolution proceedings. This is because rent will be normalized to market rates.  
Additionally, property is located in prime summer vacation area and rates of \$10,000 / week for comparable property are common in the community.
2. When Bank of America restores interest only payments, mortgage expense will decline to \$8,000 / month.

Attachment to Schedule I

page 3 / 3

Fill in this information to identify your case:

Debtor 1 Peter Szanto  
First Name Middle Name Last Name

Debtor 2  
 (Spouse, if filing)     
First Name Middle Name Last Name

United States Bankruptcy Court for the: District of Oregon

Case number 3:16-bk-33185 pcm11  
 (If known)

Check if this is:

- ☒ An amended filing at 4-1-2017
- ☐ A supplement showing postpetition chapter 13 expenses as of the following date:

MM / DD / YYYY

Official Form 106J

**Schedule J: Your Expenses**

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

**Part 1: Describe Your Household**

1. Is this a joint case?

- ☒ No. Go to line 2.
- ☐ Yes. Does Debtor 2 live in a separate household?
- ☐ No
- ☐ Yes. Debtor 2 must file Official Form 106J-2, *Expenses for Separate Household of Debtor 2*.

2. Do you have dependents?

Do not list Debtor 1 and Debtor 2.

Do not state the dependents' names.

- ☐ No
- ☒ Yes. Fill out this information for each dependent.....

Dependent's relationship to Debtor 1 or Debtor 2

Dependent's age

Does dependent live with you?

wife

62

- ☒ No
- ☐ Yes

son

20

- ☒ No
- ☐ Yes

- ☐ No
- ☐ Yes

- ☐ No
- ☐ Yes

- ☐ No
- ☐ Yes

3. Do your expenses include expenses of people other than yourself and your dependents?

- ☒ No
- ☐ Yes

**Part 2: Estimate Your Ongoing Monthly Expenses**

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental *Schedule J*, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on *Schedule I: Your Income* (Official Form 106I).

4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.

Your expenses

4. \$ 500.00

If not included in line 4:

4a. Real estate taxes

4a. \$

4b. Property, homeowner's, or renter's insurance

4b. \$

4c. Home maintenance, repair, and upkeep expenses

4c. \$

4d. Homeowner's association or condominium dues

4d. \$

**Your expenses**

5. **Additional mortgage payments for your residence**, such as home equity loans 5. \$ \_\_\_\_\_
6. **Utilities:**
- 6a. Electricity, heat, natural gas 6a. \$ 10.00
- 6b. Water, sewer, garbage collection 6b. \$ 10.00
- 6c. Telephone, cell phone, Internet, satellite, and cable services 6c. \$ 40.00
- 6d. Other. Specify: \_\_\_\_\_ 6d. \$ \_\_\_\_\_
7. **Food and housekeeping supplies** 7. \$ 500.00
8. **Childcare and children's education costs** 8. \$ \_\_\_\_\_
9. **Clothing, laundry, and dry cleaning** 9. \$ 50.00
10. **Personal care products and services** 10. \$ 50.00
11. **Medical and dental expenses** 11. \$ \_\_\_\_\_
12. **Transportation.** Include gas, maintenance, bus or train fare.  
Do not include car payments. 12. \$ 100.00
13. **Entertainment, clubs, recreation, newspapers, magazines, and books** 13. \$ \_\_\_\_\_
14. **Charitable contributions and religious donations** 14. \$ 100.00
15. **Insurance.**  
Do not include insurance deducted from your pay or included in lines 4 or 20.
- 15a. Life insurance 15a. \$ 81.00
- 15b. Health insurance 15b. \$ \_\_\_\_\_
- 15c. Vehicle insurance 15c. \$ 37.00
- 15d. Other insurance. Specify: Business 15d. \$ 12.00
16. **Taxes.** Do not include taxes deducted from your pay or included in lines 4 or 20.  
Specify: reserve for taxes paid quarterly 16. \$ 200.00
17. **Installment or lease payments:**
- 17a. Car payments for Vehicle 1 17a. \$ \_\_\_\_\_
- 17b. Car payments for Vehicle 2 17b. \$ \_\_\_\_\_
- 17c. Other. Specify: \_\_\_\_\_ 17c. \$ \_\_\_\_\_
- 17d. Other. Specify: \_\_\_\_\_ 17d. \$ \_\_\_\_\_
18. **Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).** 18. \$ \_\_\_\_\_
19. **Other payments you make to support others who do not live with you.**  
Specify: \_\_\_\_\_ 19. \$ \_\_\_\_\_
20. **Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.**
- 20a. Mortgages on other property 20a. \$ \_\_\_\_\_
- 20b. Real estate taxes 20b. \$ \_\_\_\_\_
- 20c. Property, homeowner's, or renter's insurance 20c. \$ \_\_\_\_\_
- 20d. Maintenance, repair, and upkeep expenses 20d. \$ \_\_\_\_\_
- 20e. Homeowner's association or condominium dues 20e. \$ \_\_\_\_\_

21. Other. Specify: \_\_\_\_\_

21. +\$ \_\_\_\_\_

**22. Calculate your monthly expenses.**

22a. Add lines 4 through 21.

22a. \$ 1,690.00

22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2

22b. \$ \_\_\_\_\_

22c. Add line 22a and 22b. The result is your monthly expenses.

22c. \$ 1,690.00

**23. Calculate your monthly net income.**

23a. Copy line 12 (*your combined monthly income*) from *Schedule I*.

23a. \$ 10,047.00

23b. Copy your monthly expenses from line 22c above.

23b. - \$ 1,690.00

23c. Subtract your monthly expenses from your monthly income.  
The result is your *monthly net income*.

23c. \$ 8,357.00

**24. Do you expect an increase or decrease in your expenses within the year after you file this form?**

For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?

☐ No.

☒ Yes.

Explain here: 1) Income from CA rental property will increase. 2) Income increase from equine health activities is steadily increasing. 3) anticipate selling one or two vehicles to increase cash reserve

Fill in this information to identify your case:

Debtor 1 Peter Szanto  
First Name Middle Name Last Name

Debtor 2  
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: District of Oregon

Case number 3:16-bk-33185 pcm11  
(if known)

☒ Check if this is an amended filing

Official Form 106Dec

**Declaration About an Individual Debtor's Schedules**

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

**Sign Below**

Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?

☒ No

☐ Yes. Name of person \_\_\_\_\_ Attach *Bankruptcy Petition Preparer's Notice, Declaration, and Signature* (Official Form 119).

Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.

X

Signature of Debtor 1

X

Signature of Debtor 2

Date 04/01/2017  
MM / DD / YYYY

Date \_\_\_\_\_  
MM / DD / YYYY